



STATE OF ALABAMA
OFFICE OF THE ATTORNEY GENERAL

TROY KING
ATTORNEY GENERAL

ALABAMA STATE HOUSE
11 SOUTH UNION STREET
MONTGOMERY, AL 36130
(334) 242-7300
WWW.AGO.STATE.AL.US

February 3, 2006

Globe Home Warranty
P.O. Box 2458
Winter Park, FL 32790-2458

Re: Caldwell, Debra (90714-001)

Dear Sir or Madam:

This is to advise you that the above-referenced complaint has been filed with the Attorney General's Consumer Affairs Section regarding a transaction with you or your business. A copy of the complaint is enclosed for your review.

In furtherance of the Attorney General's desire to informally assist consumers and businesses in resolving such disputes, it is requested that you reply in writing within fifteen (15) days of the date of this letter providing your position concerning the allegations of the complaint. Your reply allows the Attorney General to know the position of both parties before recommending, or determining, what action could amicably resolve the matter.

Your cooperation in this effort is appreciated. If you feel you need to discuss the complaint before formally responding, you may contact the undersigned specialist at the number provided.

Sincerely,

A handwritten signature in black ink, appearing to read "Monica S. Sheeler", is written over a horizontal line.

Monica S. Sheeler
Consumer Specialist
(334) 242-7488

Enclosure

Exhibit E

05/25/2006
mss / Home
repair
Cep

Kennedy, Cathy

From: daclegal@bellsouth.net
Sent: Monday, January 30, 2006 2:37 PM
To: consumerprotection@ago.state.al.us
Subject: Consumer Complaint from Website

The following person has entered a form from the website which needs attention:

Date: 1/30/2006
Name: Mrs. Debra Caldwell
Age: 33
Address: 185 Idle Wild Drive
City, State, Zip: Hope Hull, AL 36043
Home Phone: 3342817176
Work Phone: 3345486600
Email Address: daclegal@bellsouth.net

---Info about complaint---

Firm Name: Globe Home Warranty
Address: P. O. Box 2458
Address2:
City, State, Zip: Winter Park, FL 32790-2458
Phone: 18008422177

---Details---

Date of incident: 11/21/2005
Did they sign a contract? N/A
Did they inform firm/person of complaint? Yes

Product/Service involved:

Home Warranty given by the seller to the buyer on a house

Amount involved: \$4500.00
How they were first contacted: Other
Did they consult attorney? Yes
If so, who? Mickey McDermott
Is court case pending? No
If so, where? Not Applicable

Description:

I purchased a house on 1/27/05 and the seller gave me a home warranty on it from Globe Home Warranty. The contract was sold on 1/31/05, but the contract effective date was 1/27/05 and the expiration date was 1/26/06. I have a copy of the contract showing the coverage. On November 21, 2005, I called Globe and spoke with Angela in reference to electrical problems, because the lights in my house were not working properly and two lights would not come on. I did not hear from an electrician about coming out and checking out the problem. Sometime after November 21st and before December 12th, maybe around the last week of November, Lordith Myers called to check and see if I had heard from the electrician, I advised her that I had not. She told me that German Electrical Company was supposed to be contacting me and that she would call them. I called her a couple of day later to see if she had made contact with them. She advised that she had left several messages and no one had returned her call. I advised her that I was still having problems and that it needed immediate attention as soon as possible. Somewhere in the process of trying to make contact with German Electrical Company, she told me that they were having a hard time trying to get someone who would come to Hope Hull and that if I knew of someone have them come out and pay them the \$45.00 service fee, if interested and give them Globe's telephone number and a package would be sent to them. I found one electrician and he came out and advised that I had a problem in my main fuse and circuit breaker panel located/mounted on the interior and exterior wall of the house. He was busy working on a project and could not get back with me, but he did speak with Lordith and advised her of the problem, because she faxed me the information for him and she called him on several occasions. I found a Master Electrician and he came out and advised that the problem was coming from the same place as the other electrician advised. I then

called her back and told her my problem was getting worse and not better, because my lights were blinking now; and bulbs were blowing every time they were replaced; and that my television in the den and bedroom had went out and would not come back on. I gave Jessie Hall (master electrician) Globe's number and advised him to speak with Lordith or Josh. After Mr. Hall came out on Wednesday or Thursday of that week I called Alabama Power Company and they sent someone out and he advised the same as the other two electricians that the problem was coming from the main fuse and circuit breaker panel located/mounted on the interior and exterior wall of the house and that I was going to lose all power or the entire house if the problem was not corrected. After he left all power was loss, I called Mr. Hall he came right out, but thank God the whole neighborhood was without power. He advised this problem needed immediate attention. He called Globe on Monday, January 2, 2006, but the office was closed. He called on Tuesday and someone faxed him the paperwork and said they would get back with him immediately, but as of January 5th, no one had called him back, so I mailed them a letter and also called and spoke with Josh who said he did not know whether or not this was covered and that he had to speak to his supervisor and would call me back immediately. According to this warranty section/clause 5 Electrical

Covered: General wiring within the perimeter of the main foundation, fuse panels, circuit breaker panels, switches and receptacles, door bell/chimes. Not Covered: Conditions of inadequate wiring capacity, circuit overload, conditions caused by power failure and/or surge, all exterior wiring and components (EXCEPT: MAIN PANEL MOUNTED TO THE EXTERIOR WALL). On January 6, 2006 after not hearing from JOSH, I called Globe and he told me they were not going to pay for this claim it had been denied, because it was not covered under this contract and they were not going to send me anything in writing, because I had the contract and that I just wanted to bring my house up to Code and they were not going to pay for that. I advised him that if anything happened to my four month old baby, family or structure that it would be there fault. I had to borrow money to get this problem corrected and have yet to hear from Globe Warranty. According to the Master Electrician the problem that I was having was what the warranty stated that it covered and he could not understand why they would not cover it. He also faxed them an itemization/detail listing of the problem.

---END OF FORM---